

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

District of Utah

Case No. 05-36492

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Sharon LeeAnn Gordon
PO Box 171086
Salt Lake City, UT 84117

Petition date: 10/7/05

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/19/06

Glen E. Clark
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 1088-2
Case: 05-36492

User: jwb
Form ID: b18

Page 1 of 1
Total Served: 31

Date Rcvd: Jan 19, 2006

The following entities were served by first class mail on Jan 21, 2006.

db +Sharon LeeAnn Gordon, PO Box 171086, Salt Lake City, UT 84117-1086
aty +Jeffrey R. Stephens, P.O. Box 888, Sandy, UT 84091-0888
tr +Gary E. Jubber tr, Fabian & Clendenin, 215 South State Street, 12th Floor, P.O. Box 510210,
Salt Lake City, UT 84151-0210
ust +United States Trustee, #9 Exchange Place, Suite 100, Salt Lake City, UT 84111-2780
5333077 +Bank of America, PO Box 15480, Wilmington, DE 19850-5480
5333075 Bank of America, 1015 Marengo, Pasadena, CA 91101
5333082 +CBUSA Sears, PO Box 6189, Sioux Falls, SD 57117-6189
5333080 Capital One, PO Box 60024, City Of Industry, CA 91716-0024
5333083 +Collect America LTD, 370 17th, Suite 5000, Denver, CO 80202-5690
5333084 +Express Recovery Services, 3782 W. 2340 S., Suite B, JQ Adams Bldg,
Salt Lake City, UT 84120-7295
5333085 +Flanders Law Firm/Brenda Flanders, 8 E. Broadway St., # 411, Salt Lake City, UT 84111-2272
5333086 IRS, Special Procedures, 50 S. 200 E., Mail Stop 5021, Salt Lake City, UT 84111
5333087 +Larry Higginson, 2178 S. 900 E., Salt Lake City, UT 84106-2388
5333089 +MBNA, PO Box 17054, Wilmington, DE 19884-0001
5333090 +MBNA, PO Box 15289, Wilmington, DE 19850-5289
5333091 MBNA America, PO Box 15026, Wilmington, DE 19850-5026
5333088 +Mazda Amer Credit, PO Box 680020, Franklin, TN 37068-0020
5333092 +Sears, PO Box 6563, The Lakes, NV 88901-6563
5333094 +Sears, PO Box 6189, Sioux Falls, SD 57117-6189
5333093 +Sears, PO Box 182149, Columbus, OH 43218-2149
5333095 +Todd Gordon, 2819 E. Sleepy Hollow Dr., Salt Lake City, UT 84117-6407
5333096 +UNI, 501 Chipeta Way, Salt Lake City, UT 84108-1222
5333097 +USTC, Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-0001
5333098 +WF Finance, PO Box 520218, Salt Lake City, UT 84152-0218

The following entities were served by electronic transmission on Jan 20, 2006 and receipt of the transmission was confirmed on:

5333072 +EDI: AMEREXPR.COM Jan 20 2006 03:06:00 American Express, PO Box 360002,
Ft. Lauderdale, FL 33336-0002
5333073 +EDI: AMEREXPR.COM Jan 20 2006 03:06:00 Amex, PO Box 297812, Fort Lauderdale, FL 33329-7812
5333074 +EDI: BANKAMER.COM Jan 20 2006 03:06:00 Bank of America, PO Box 1390,
Norfolk, VA 23501-1390
5333076 +EDI: BANKAMER.COM Jan 20 2006 03:06:00 Bank of America, PO Box 5270,
Carol Stream, IL 60197-5270
5333082 +EDI: SEARS.COM Jan 20 2006 03:06:00 CBUSA Sears, PO Box 6189, Sioux Falls, SD 57117-6189
5333079 EDI: CAPITALONE.COM Jan 20 2006 03:06:00 Capital One, PO Box 60000, Seattle, WA 98190-6000
5333078 +EDI: CAPITALONE.COM Jan 20 2006 03:06:00 Capital One, PO Box 85617,
Richmond, VA 23285-5617
5333081 +EDI: CAPITALONE.COM Jan 20 2006 03:06:00 Capital One Bank, PO Box 85015,
Richmond, VA 23285-5015
5333094 +EDI: SEARS.COM Jan 20 2006 03:06:00 Sears, PO Box 6189, Sioux Falls, SD 57117-6189
5333093 +EDI: SEARS.COM Jan 20 2006 03:06:00 Sears, PO Box 182149, Columbus, OH 43218-2149
TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2006

Signature:

